

3628fw

**AMENDMENT TRANSMITTAL LETTER (Small Entity)**

Applicant(s): JAY S. WALKER et al.

Docket No.

96-108-C2

Application No. 09/654,933	Filing Date September 1, 2000	Examiner Colbert, Ella	Customer No. 22927	Group Art Unit 3624	Confirmation No. 7050
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Invention:

**METHOD, APPARATUS, AND PROGRAM FOR CUSTOMIZING CREDIT ACCOUNTS**

APR 11 2005

COMMISSIONER FOR PATENTS:

Transmitted herewith is an amendment in the above-identified application.

- Applicant claims small entity status. See 37 CFR 1.27

The fee has been calculated and is transmitted as shown below.

**CLAIMS AS AMENDED**

	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	23 -	26 =	0	x \$25.00	\$0.00
INDEP. CLAIMS	6 -	6 =	0	x \$100.00	\$0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0.00

- No additional fee is required for amendment.
- Please charge Deposit Account No. \_\_\_\_\_ in the amount of \_\_\_\_\_
- A check in the amount of \_\_\_\_\_ to cover the filing fee is enclosed.
- The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-0271
- Any additional filing fees required under 37 C.F.R. 1.16.
  - Any patent application processing fees under 37 CFR 1.17.
- Payment by credit card. Form PTO-2038 is attached.

**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**


  
Signature

Dated: April 8, 2005

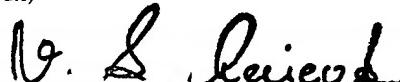
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CC:

I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on April 8, 2005

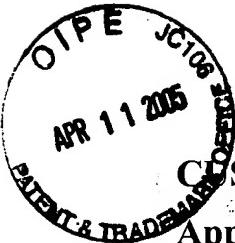
(Date)



Signature of Person Mailing Correspondence

Veronika S. Leliever

Typed or Printed Name of Person Mailing Correspondence



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

**Applicants:** Walker et al.  
**Application No.:** 09/654,933  
**Filed:** September 1, 2000  
**Title:** METHOD, APPARATUS, AND PROGRAM FOR  
CUSTOMIZING CREDIT ACCOUNTS  
**Attorney Docket No.:** 96-108-C2  
**Group Art Unit:** 3624  
**Examiner:** COLBERT, Ella  
(703) 308-7064 /voice  
(703) 872-9306 /fax

## AMENDMENT and RESPONSE

**to the Office Action mailed March 24, 2005 (Paper No. 031905)**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed March 24, 2005 (Paper No. 031905),  
please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present  
Applicants for patent. Accordingly, references in this document to "we," "us,"  
"our," and the like will be understood as indicating the present Applicants.